Hello,

My name is Anand Kamicheril. I have been a Quixtar IBO for 2 years.

I have had success hitting the different income brackets within the business, which has helped me pay for some of my monthly expenses. I can tell you that I have earned back well over the initial investment for starting up.

This business opportunity has helped me become a better person. I was a very quiet individual, shy when it came to making new friends and expressing my thoughts. Through the amazing mentorship provided within the business, the associations with other IBOs, reading books that were recommended and listening the CDs of other successful IBOs, I have come out of my cocoon in a way. Nowadays, I have no fear in expressing my thoughts, I enjoy making new friends and I am excited about my future and the future of my family.

When I was sponsored in the business, I was made aware of what I was getting into. I believe my initial startup was around \$200, which included products. I needed an initial "push" to get started because I was a student at that point and money was a precious commodity and natural skepticism always kicks in when comes to money. But today I can honestly tell you that I am thankful for that extra nudge. I couldn't see then what this business really entailed, which is not just financial freedom but a better way of living.

## The requirement of a 7-day waiting period

I know in my case when I started if this waiting period was a requirement I probably wouldn't be in business. There are many reasons for why. But the main reason would be that I would have been convinced by my circle of friends and family not to join. That's what a 7-day waiting period would have done for me and I can't imagine what my life would be like without this business. I can understand why you'd like to have a waiting period, so that potential prospects can check out the facts about the business and make a good decision. But don't you think this waiting period is redundant if there is a 90-day money back guarantee? People can start their business and check out the products, see the people that are involved and then make a decision to do it or not within 90 days. It would make sense to have a waiting period if a similar business opportunity didn't offer a money back guarantee with a certain period of time.

## Requirement to provide a "Litigation List":

The way you get income through the Quixtar business opportunity is pretty simple: Creating business volume. The income is purely performance based. Of course there are other ways of earning income when you get to different levels in the business and when you shows leadership but frankly I don't really want to know that until I get there! It would be similar to me asking how the president or CEO of the company I work for makes the money he does. Now if anyone wants to share how they make the money, that's perfectly fine. Quixtar already shows in detail the income potential of multiple

levels through literature that's available to everyone. If a prospect needs to know how the income is created at higher levels they can go up to the IBO who is at that level and ask them how they are making the money. Then the IBO has the right to disclose that information or otherwise.

## The requirement for financial substantiation

I personally don't tell anyone how much I make through my Quixtar business. For one they don't need to know how much I make to make the decision to be a business owner. The income I make through my business is something I choose to disclose. And also if I were to tell the prospect how much income I make through the business, I might be lying to him/her in a way because I know people who have made a lot more than I have because they worked harder and smarter.

I hope the input I have provided will help you make the right changes in the proposal. All we really want is a level playing ground so everyone starts from ground zero and can reach whatever height they wish to.